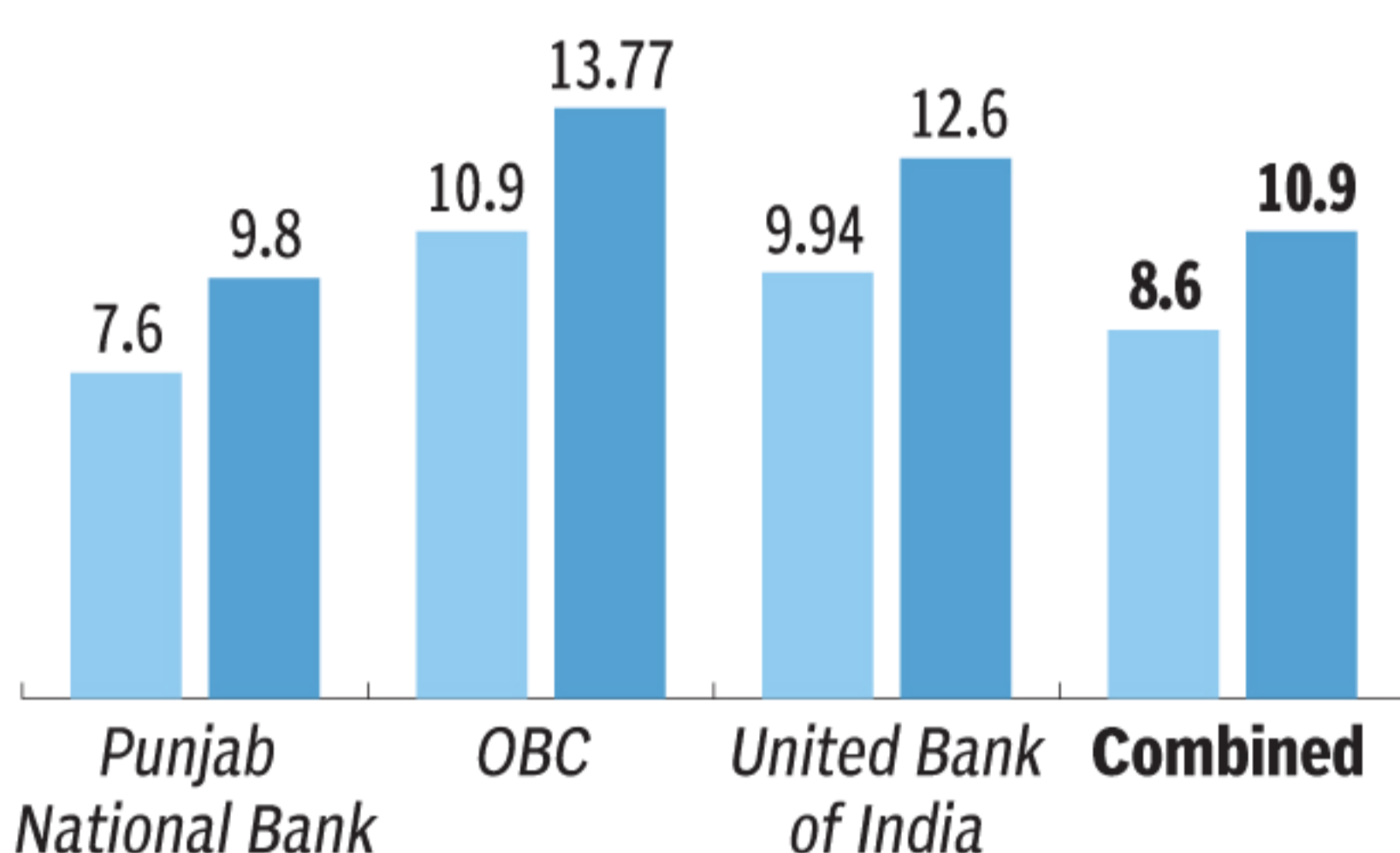


	Punjab National Bank	OBC	United Bank of India	Combined expected growth %[#]
Loans CAGR (FY14-FY19)%	7.1	4	1.5	Low single digit
Deposit CAGR (FY14-FY19) %	8.4	3.7	3.9	
1QFY20 financial metrics				
Loans (₹ cr)	4,68,429	1,70,121	73,249	7,11,799
Loans growth % YoY	3.2	16.4	9.75	
Deposits (₹ cr)	6,72,471	2,32,374	1,32,402	10,37,247
Deposits growth % YoY	6.7	15.2	2.98	
Net profit (₹ cr)	1,019	113	105	
CASA deposits (₹ cr)	2,78,264	66,754	66,981	4,11,999
CASA% of deposits	42.8	28.73	50.59	39.7
Return on assets % (annualised)	0.5	0.16	0.28	
Return on equity % (annualised)	9.6	3.27	8.1	
Gross NPA (₹ cr)	77,267	21,369	11,640	1,10,276
Gross NPA%	16.5	12.56	15.9	15.5

#in the year following the merger

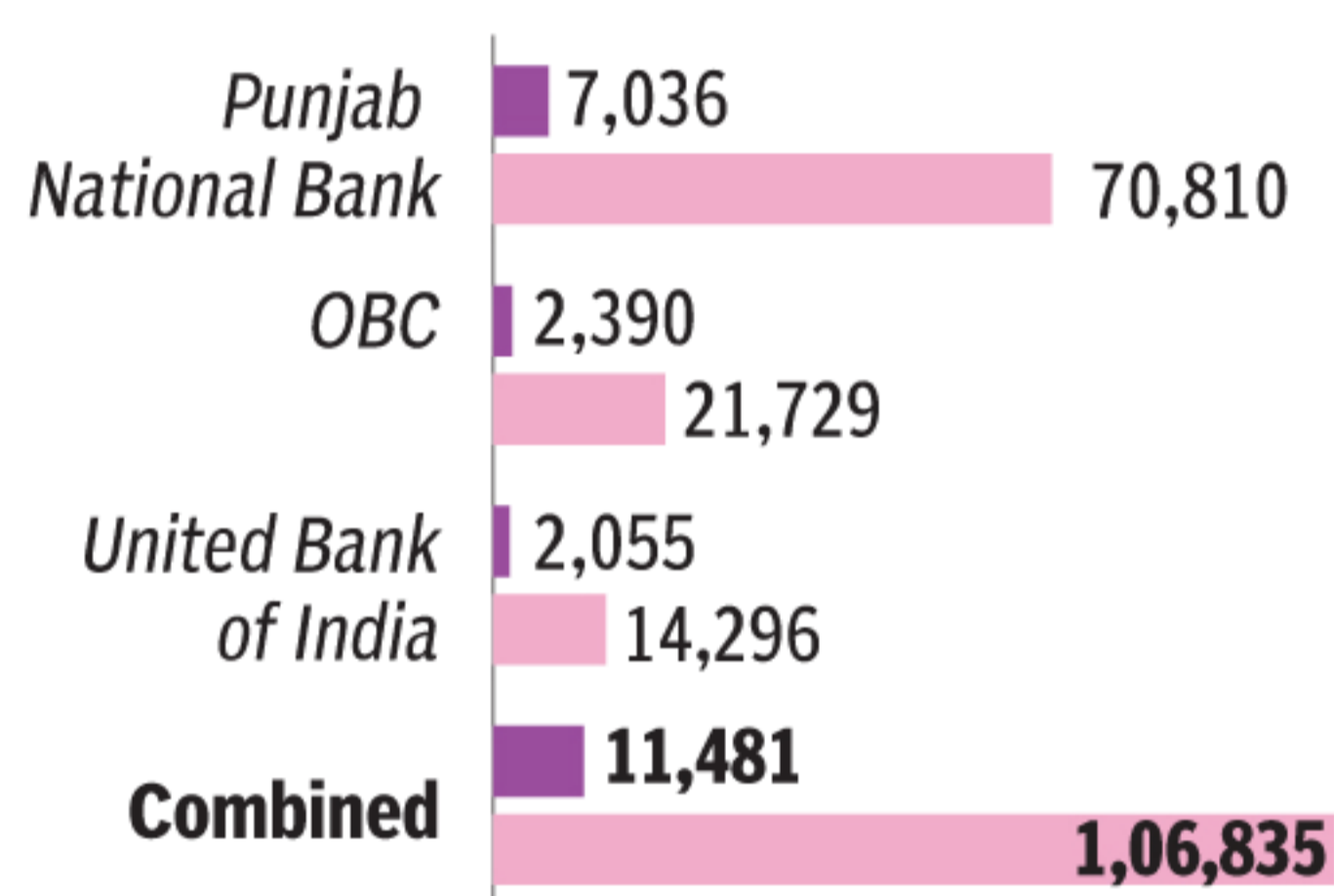
Capital adequacy ratios (%)

■ Tier-1 (%) ■ Total CAR (%)



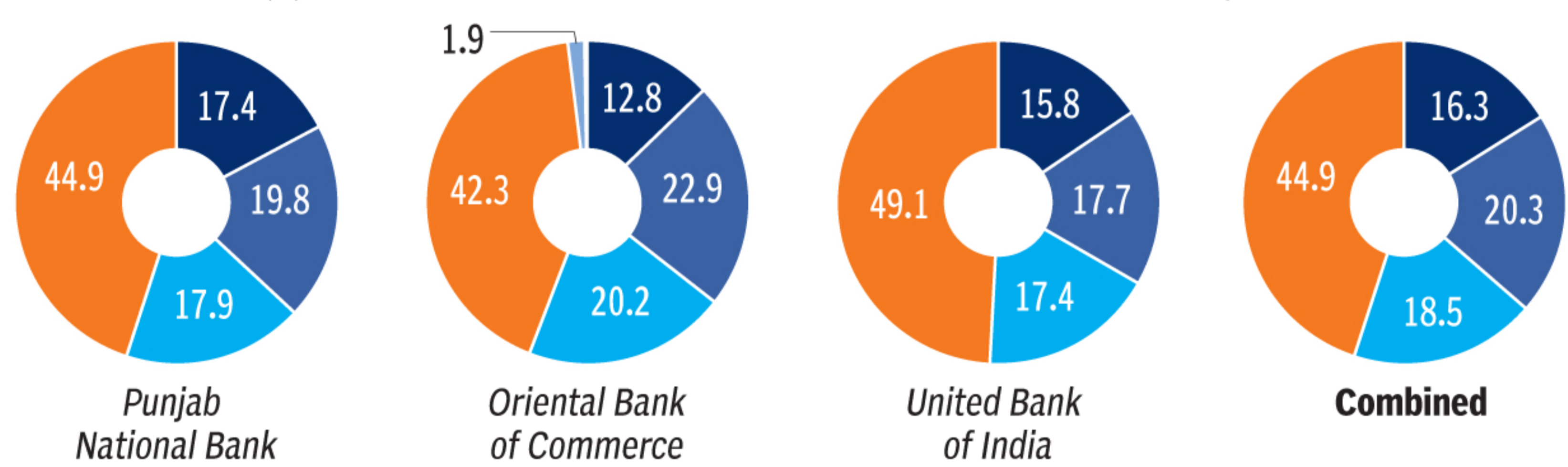
Business metrics (in numbers)

■ Branches ■ Employees as of March 2019



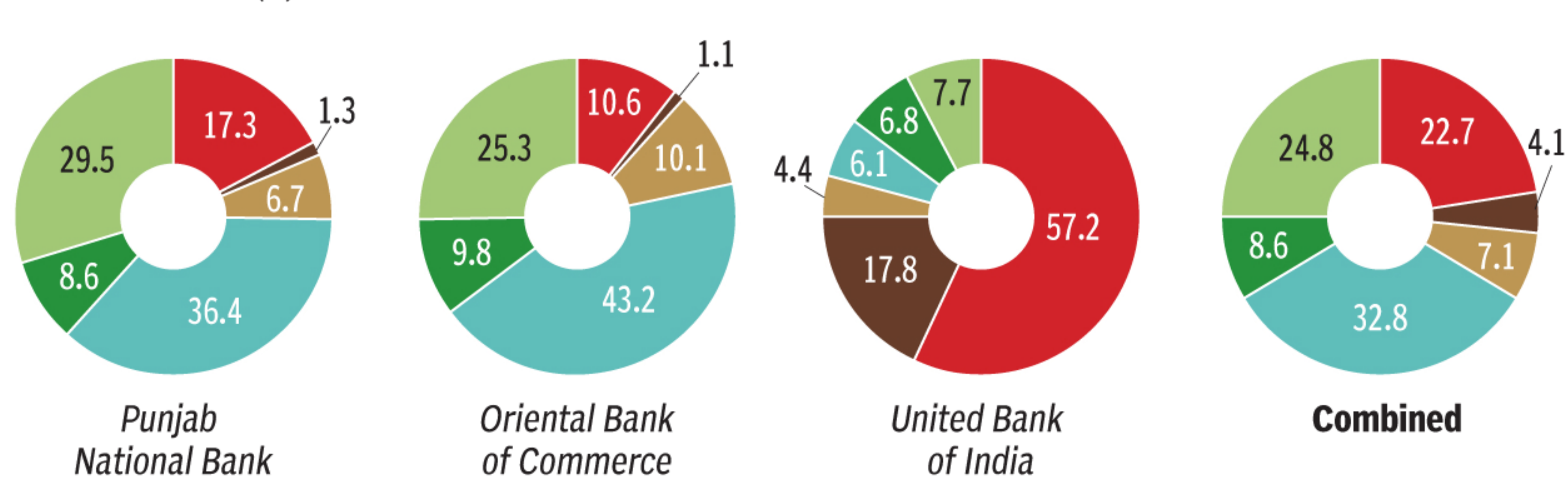
Advances mix (%)

● Agri ● Retail ● MSME ● Corporate loans ● Others



Branches mix (%)

● East ● North-East ● West ● North ● South ● Central



Source: Annual reports, company presentation, RBI

Branches mix: where not available, numbers are compiled from RBI data on region-wise functional offices. Numbers for combined entity have been arrived by adding each line item. Overlaps have not been considered